

***Exhibit C'***

**Civil Court of the City of New York**  
**County of Kings**

Index Number: **CV-008313-25/KI**

Anthony Clarke

Plaintiff(s)

-against-

Equifax Information Services, LLC

Defendant(s)

**SUMMONS WITH ENDORSED  
COMPLAINT**

BASIS OF VENUE: Plaintiff's residence

Plaintiff's Residence Address (s) :

Anthony Clarke  
27 Irving Place  
3A

Brooklyn, NY 11238

To the named defendant (s)

Equifax Information Services, LLC (Defendant), at c/o Corporation Service Company, 80 State Street, Albany, NY 12207

**YOU ARE HEREBY SUMMONED** to appear in the Civil Court of the City of New York, County of Kings at the office of the Clerk of the said Court at **141 Livingston Street** in the **County of Kings, City and State of New York**, within the time provided by law as noted below and to file your answer to the (endorsed summons) (annexed complaint) \* with the Clerk; upon your failure to answer, judgment will be taken against you for the total sum of \$2,500.00 and interest as detailed below. Plaintiff's work sheet may be attached for additional information if deemed necessary by the clerk.

Date: April 7, 2025

Tanya Faye, Chief Clerk

**ENDORSED COMPLAINT**

The nature and the substance of the plaintiff's cause of action is as follows: **Other for \$2,500.00 with interest from 01/28/2024**

\$2500.00 - Equifax failed to correct inaccurate credit reporting despite disputes, violating NY GBS § 380-f, § 380-j(a)(3), and § 15 U.S.C. 1681i(a). Hurting my credit

***\*NOTE TO THE DEFENDANT***

*A) If the summons is served by its delivery to you personally within the City of New York, you must appear and answer within **TWENTY** days after such service; or*

*B) If the summons is served by delivery to any person other than you personally, or is served outside the City of New York, or by publication, or by any means other than personal delivery to you within the City of New York, you are allowed **THIRTY** days after the proof of service thereof is filed with the Clerk of this Court within which to appear and answer.*

*C) Following CPLR 321(a) corporations must be represented by an attorney.*

***\* NOTE TO THE SERVER OF THE SUMMONS***

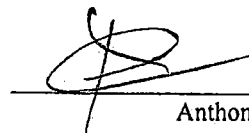
The person who serves the summons should complete the Affidavit of Service and shall file it in the Clerk's Office in the county where the action is brought.

**PLAINTIFF'S CERTIFICATION**

( See 22NYCRR, Section 130-1.1a)

SIGN NAME:

PRINT NAME:



Anthony Clarke

For Information, answer forms and to track court dates, go to **WWW.NYCOURTS.GOV/NYCCIVIL**

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County of Kings

Index Number: **CV-008313-25/KI**

Anthony Clarke  
Plaintiff(s)  
-against-  
Equifax Information Services, LLC  
Defendant(s)

**SUMMONS WITH ENDORSED  
COMPLAINT**  
BASIS OF VENUE: Plaintiff's residence

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3A  
Brooklyn, NY 11238

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NY 12207

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Date: April 7, 2025

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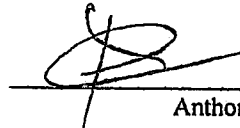
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SIGN NAME:  
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FILED

MAY 06 2025

CIVIL COURT  
KINGS COUNTY

CIVIL COURT OF THE CITY OF NEW YORK  
COUNTY OF KINGS

----- X  
ANTHONY CLARKE,

Plaintiff,

-against-

EQUIFAX INFORMATION SERVICES,  
LLC,

Defendant.  
----- X

Index No. King County Case  
No. CV-008313-25/KI

**EQUIFAX INFORMATION SERVICES  
LLC'S ANSWER TO PLAINTIFF'S  
COMPLAINT AND AFFIRMATIVE  
AND OTHER DEFENSES**

Equifax Information Services LLC ("Equifax"), by and through its attorneys and pursuant to Rules 8 and 12 of the Federal Rules of Civil Procedure, hereby answers Plaintiff's Complaint and asserts its affirmative and other defenses as follows:

**COMPLAINT ¶1:**

The nature and the substance of the plaintiff's cause of action is \$2500.00 – Equifax [*sic*] failed to correct inaccurate credit reporting despite disputes, violating NY GBS §380-f, §380-j(a)(3), and § 15 U.S.C. 1681i(a). Hurting my credit.

**ANSWER:**

Equifax denies the allegations in this paragraph. Equifax further denies all the remaining allegations in the Complaint.

**AFFIRMATIVE AND OTHER DEFENSES**

Without assuming the burden of proof where it otherwise rests with Plaintiff, Equifax asserts the following affirmative and other defenses to the Complaint:

**FIRST DEFENSE**

Equifax is not subject to general or specific jurisdiction in this Court as to the claims brought by Plaintiff against it. Equifax is neither incorporated nor headquartered in New York,

and the conduct giving rise to Plaintiff's claim occurred outside of New York and was not targeted at New York.

### **SECOND DEFENSE**

This Court is not the proper venue as to the claims Plaintiff brings against Equifax because the Court lacks personal jurisdiction over Equifax.

### **THIRD DEFENSE**

At all relevant times herein, the Plaintiff's alleged damages, which Equifax denies exist, were aggravated by the failure of Plaintiff to use reasonable diligence to mitigate the same. Therefore, Plaintiff's recovery, if any, should be barred or decreased by reason of their failure to mitigate alleged losses.

### **FOURTH DEFENSE**

Subject to proof through discovery, Plaintiff's causes of action are barred, in whole or in part, by the statute of limitations and/or statute of repose.

### **FIFTH DEFENSE**

Plaintiff's claims are preempted, in whole or in part, by 15 U.S.C. 1681t.

### **SIXTH DEFENSE**

Plaintiff's claim fails in whole or in part to state a claim against upon which relief can be granted.

WHEREFORE, having fully answered or otherwise responded to the allegations in Plaintiff's Complaint, Equifax prays that:

- (1) Plaintiff's Complaint be dismissed in its entirety and with prejudice as to Equifax, with all costs taxed against Plaintiff;
- (2) it be dismissed as a party to this action; and

(3) it recover such other and additional relief as the Court deems just and appropriate.

Dated: May 5, 2025

Respectfully submitted,

SEYFARTH SHAW LLP

By: 

Heather H. Sharp, NY Bar No. 4590659

hsharp@seyfarth.com

SEYFARTH SHAW LLP

1075 Peachtree Street, N.E.

Suite 2500

Atlanta, Georgia 30309-3958

Telephone: (404) 885-1500

Facsimile: (404) 892-7056

*Counsel for Defendant*

*Equifax Information Services LLC*

**CERTIFICATE OF SERVICE**

I hereby certify that on May 5, 2025, I caused the foregoing EQUIFAX INFORMATION SERVICES LLC'S ANSWER TO PLAINTIFF'S COMPLAINT AND AFFIRMATIVE AND OTHER DEFENSES to be presented to the Clerk of the Court for filing and to *Pro Se* Plaintiff for service via U.S. Mail as follows:

Anthony Clarke, *plaintiff pro se*  
27 Irving Place, 3A  
Brooklyn, NY 11238

A handwritten signature in dark ink, appearing to read "Heather H. Sharp", is written over a horizontal line.

Heather H. Sharp  
*Counsel for Defendant*  
*Equifax Information Services LLC*